Application No. 10/001,580

(Once Amended) A system for selling or pricing a risk-based product related to an object, the system comprising:

a data collection system configured to collect data relating to the product, including object location data; and

a pricing system in electronic communication with the data collection system, the pricing system configured to at least one of sell and price the product, based on the object location data.

(Once Amended) The system of Claim 1, wherein the data relating to the product is data relating to at least one of a selected operational parameter, temperature, humidity, hours of operation, and time between service.